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7 **UNITED STATES DISTRICT COURT**  
8 **WESTERN DISTRICT OF WASHINGTON**

9  
10 **AT TACOMA**

11 **MARCIE ATKINS,** ) Case No.  
12 Plaintiff, )  
13 )  
14 vs. )  
15 **WOLPOFF & ABRAMSON, LLP** ) **COMPLAINT**  
16 )  
17 Defendant. )  
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**I. NATURE OF ACTION**

1. This is an action for damages brought by an individual consumer for  
2 Defendant's violations of the Fair Debt Collection Practices Act, 15 U.S.C. §  
3 1692, *et seq.* (hereinafter "FDCPA") and of the Revised Code of Washington,  
4 Chapter 19.16, both of which prohibit debt collectors from engaging in abusive,  
5 deceptive, and unfair practices. Plaintiff further alleges a claim for invasion of  
6 privacy by intrusion, ancillary to Defendant's collection efforts.

Complaint - 1

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## II. JURISDICTION

2. Jurisdiction of this Court arises under 15 U.S.C. § 1692k(d).

### III. PARTIES

3. Plaintiff, Marcie Atkins, is a natural person residing in the State of Washington, County of Clark, and City of Vancouver.

4. Plaintiff is a “consumer” as defined by the FDCPA, 15 U.S.C. § 1692a(3), and a “debtor” as defined by RCW § 19.16.100(11).

5. At all relevant times herein, Defendant, Wolpoff & Abramson, LLP (“Defendant”) was a limited liability company engaged, by use of the mails and telephone, in the business of attempting to collect a “debt” from Plaintiff, as defined by 15 U.S.C. §1692a(5).

6. Defendant is a “debt collector” as defined by the FDCPA, 15 U.S.C. § 1692a(6), and a “licensee,” as defined by RCW § 19.16.100(9).

#### IV. FACTUAL ALLEGATIONS

7. At various and multiple times prior to the filing of the instant complaint, including within the one hundred twenty days preceding the filing of this complaint, Defendant contacted Plaintiff in an attempt to collect an alleged outstanding debt. Defendant's conduct violated the FDCPA and RCW § 19.16 in multiple ways, including but not limited to:

1 a) Failure to provide Plaintiff with notice of her rights with respect to  
 2 the debt collection, as required by 15 USC § 1692g, in the initial  
 3 conversation with Plaintiff or in writing within 5 days thereof (§  
 4 1692g(a)(3)(4)(5));

5 b) Causing Plaintiff's telephone to ring repeatedly and continuously  
 6 with intent to harass, abuse or annoy (§ 1692d(5));

7 c) Threatening to take actions that cannot legally be taken or that are  
 8 not intended to be taken, including threatening to contact Plaintiff's  
 9 employer and garnish her wages before obtaining a judgment (§  
 1692e(5)).

10 9. Defendant's aforementioned activities, set out in paragraph 8, also  
 11 constitute an intentional intrusion into Plaintiff's private places and into private  
 12 matters of Plaintiff's life, conducted in a manner highly offensive to a reasonable  
 13 person. With respect to the setting that was the target of Defendant's intrusions,  
 14 Plaintiff had a subjective expectation of privacy that was objectively reasonable  
 15 under the circumstances.

16 10. As a result of Defendant's behavior, detailed above, Plaintiff  
 17 suffered and continues to suffer injury to Plaintiff's feelings, personal humiliation,  
 18 embarrassment, mental anguish and emotional distress.

23 **COUNT I: VIOLATION OF FAIR DEBT  
 24 COLLECTION PRACTICES ACT**

25 11. Plaintiff reincorporates by reference all of the preceding paragraphs.

27 **PRAYER FOR RELIEF**

28 Complaint - 3

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1 WHEREFORE, Plaintiff respectfully prays that judgment be entered  
2 against the Defendant for the following:  
3

- 4 A. Declaratory judgment that Defendant's conduct  
5 violated the FDCPA;
- 6 B. Actual damages;
- 7 C. Statutory damages;
- 8 D. Costs and reasonable attorney's fees; and,
- 9 E. For such other and further relief as may be just and proper.

10 **COUNT II: VIOLATION OF WASHINGTON COLLECTION AGENCY**  
11  
12 **ACT, WHICH IS A PER SE VIOLATION OF THE WASHINGTON**  
13 **CONSUMER PROTECTION ACT**

14 12. Plaintiff reincorporates by reference all of the preceding paragraphs.  
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16 **PRAYER FOR RELIEF**

17 WHEREFORE, Plaintiff respectfully prays that judgment be entered  
18 against the Defendant for the following:  
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- 20 B. Actual damages;
- 21 C. Discretionary Treble Damages;
- 22 D. Costs and reasonable attorney's fees,
- 23 F. For such other and further relief as may be just and proper.

24 **COUNT III: COMMON LAW INVASION OF PRIVACY BY INTRUSION**

26 13. Plaintiff reincorporates by reference all of the preceding paragraphs.  
27

## **PRAYER FOR RELIEF**

WHEREFORE, Plaintiff respectfully prays that judgment be entered against the Defendant for the following:

- A. Actual damages
- B. Punitive Damages; and,
- C. For such other and further relief as may be just and proper.

Respectfully submitted this 2nd day of June, 2008.

s/Jon N. Robbins  
Jon N. Robbins  
WEISBERG & MEYERS, LLC  
Attorney for Plaintiff